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STATE CENSUSES IN 1915.

Ten states took a census of the population in 1915. The published returns for these censuses are not entirely satisfactory from a statistical standpoint, however, as pointed out in Bulletin 133, Bureau of the Census, 1916. Methods of enumeration, tabulation and publication, and the dates upon which the enumerations were made, differ widely.

In New York State, the published count of the population is believed by competent observers to be far short of the actual number. In New York City several hundred thousand persons were excluded from the census whose births, marriages, deaths, and sicknesses are reportable. The group of excluded persons were: (1) persons in federal reservations, and in navy yards, army posts, marine hospital stations; (2) guests of hotels; (3) inmates of institutions; (4) residents of the city temporarily absent; (5) persons, like day laborers, who regularly leave the city for out-of-town employment during the summer months. At a slight additional cost in money and pains, the New York State Census, taken primarily for legislative apportionment purposes, might have been made to serve also the health and social agencies of the state.

In New Jersey, no specific indictments of the state census were made. The general dissatisfaction with the meagre results of the enumeration was expressed, however, in the repeal of the enabling legislation by Senate Bill No. 130, chapter 34, Laws of 1916.

The bill under which the census was taken was enacted April 12, 1905, for the enumeration of that year. The New Jersey 1915 Census cost very nearly \$100,000; \$85,330 was paid to enumerators and supervisors. A voluntary committee representing the social and philanthropic agencies of the state had tried to have the scope of the enumeration and tabulation program of the census amended so as to provide data useful in the study of population movements which had taken place since 1910. No action by the state authorities followed this committee's recommendation, however.

Francis A. Walker in his article on the Eleventh Census of the United States (*Quarterly Journal of Economics*, Vol. 2, 1888, pp. 135-161) suggested a Federal Quinquennial Census. He indicated the failure of the provision of the March 3, 1879, census law for aiding states to take censuses at dates intermediate between the United States enumerations. Section 22 of this law stipulated that if state enumerations were taken on a date mean between the dates of the federal censuses, on schedules and forms conforming in all respects to those of the federal census, the Secretary of the Treasury was empowered to pay to the governors of such states a sum equal to 50 per cent. of the amount paid enumerators and supervisors in that state at the time of the next preceding federal census. A subsidy of this kind for the New Jersey 1915 Census would have more than paid for the costs of the extra tabulations asked for by the social workers of the state. It is sincerely hoped that provision for state censuses, and for federal coöperation in such enumerations, will be made in the Fourteenth Census

Bill. The following brief tabulation from Bulletin 133, Bureau of the Census, summarizes the state census situation in 1915:

STATES TAKING AN INTERDECENNIAL CENSUS UNDER STATE CONTROL IN 1915.

State.	Date of State Census.		Official in Charge of Enumeration.
	First.	Last.	
New York.....	1698	June 1, 1915	Secretary of State.
Rhode Island.....	1708	Mar. 1, 1915	Supt., Bureau of the Census.
New Jersey.....	1726	June 1, 1915	Secretary of State.
Massachusetts.....	1765	Apr. 1, 1915	Director, Bureau of Statistics.
Iowa.....	1838	Dec. 31, 1914	Sec'y, Executive Council.
Kansas.....	1855	Mar. 1, 1915	Sec'y, State Board of Agriculture
Florida.....	1895	July 1, 1915	Commissioner of Agriculture.
South Dakota.....	1895	May 1, 1915	Superintendent of Census.
North Dakota.....	1905	Apr. 1, 1915	Secretary of State.
Wyoming.....	1905	Apr. 5, 1915.	Secretary of State.

E. W. KOPF.

New York City.

"*Interest Tables for Small Loans*," by Arthur H. Ham. The Spectator Company, New York. 52 pp. Price \$4.00.

This small volume from the pen of Mr. Ham, Director of the Division of Remedial Loans of the Russell Sage Foundation, contains a vast amount of valuable matter in a small space. There are two sets of tables in the volume, the first showing the amount of interest at the rates of 1, 1½, 2, 2½, 3 and 3½ per cent. per month on sums of 50 cents to \$300 for periods of one day to thirty days. In the second place there are tables showing the amount of interest at these rates on loans of \$10 to \$300, payable in 4, 6, 8, 10 and 12 equal monthly installments. In addition to the tables, there is an appendix containing the formulæ for determining annual interest rate, amount of the interest charged, annual discount rate, and amount of the discount charge on loans payable in equal periodic installments computed on unpaid balances and not compounded. This volume should be of considerable service to lenders on chattel mortgages and wage assignments, to pawn-brokers, and to small money lending agencies. The book is attractively prepared and is arranged so as to make easy a consultation of the tables.

WM. B. B.